

Pension Scheme Changes - Frequently asked questions

Q1. When will the new arrangements be introduced?

A. The new arrangements are expected to be effective from 1 April 2015.

Q2. Will everyone be moving to the new scheme on 1 April 2015?

A. No. If you were an active member of either section of the Scheme on 1 April 2012 and on that date you were within 13 years and 5 months of your existing normal pension age you are subject to Protection arrangements. ALL other members will automatically move to the new arrangement from 1 April 2015 for future service only.

[Click here for more information about the Protection arrangements.](#)

Q3. What will happen to the benefits I have already built up in the 1995 / 2008 sections?

A. Pension benefits already built up in the 1995 and 2008 sections will be retained and calculated by reference to final pay at retirement. (These are known as preserved rights) You will still need to retire from HSC employment in order to access your 1995/2008 section benefits.

[Click here for more information about Preserved Rights.](#)

Q4. Could I lose benefits if I remain in the Scheme after April 2015?

A. Whether you remain in your current section as a protected member (as per Q2) or you move to the 2015 Scheme with Preserved Rights (as per Q3) your pre-2015 benefits will remain unchanged and you will be able to claim them at the same ages as you can now. Only benefits earned from April 2015 are changing and then only for members who are not entitled to Protection.

Q5. When will further information be made available?

A. Further information about the detail of the new arrangements will be published on these pages of the website as it becomes available. You may therefore wish to revisit these pages regularly. Meanwhile there is no need to do anything else yet.